



## Fee Information Document



**Name of the account provider:** Monzo Bank Ltd.

**Account Name:** Monzo Current Account

**Date:** 19 November 2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account that are not listed here. Full information is available in the Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General Account Services	
Maintaining the account	£0
Refusing a payment when you don't have enough money	£0
Allowing a payment when you don't have enough money	£0
Payments (excluding cards)	
Direct Debit	£0
Standing order	£0
Sending money within the UK	£0
Sending money outside the UK	Provided via TransferWise (see additional services below)
Receiving money from outside the UK	Not applicable
Cards and Cash	
	<b>If you meet the criteria listed at the end</b>

	<b>of this document</b>
Cash withdrawal in pounds in the UK	£0
Cash withdrawal in foreign currency in the European Economic Area (EEA)	£0
Cash withdrawal in foreign currency outside of the European Economic Area (EEA)	First £200 in a rolling 30-day period free, 3% after that
	<b>If you don't meet the criteria listed at the end of this document</b>
Cash withdrawal in pounds in the UK	First £250 in a rolling 30-day period free, 3% after that
Cash withdrawal in foreign currency in the European Economic Area (EEA)	First £250 in a rolling 30-day period free, 3% after that
Cash withdrawal in foreign currency outside of the European Economic Area (EEA)	First £200 in a rolling 30-day period free, 3% after that
Debit card payment in pounds	£0
Debit card payment in foreign currency	£0
<b>Overdrafts and related services</b>	
Arranged overdraft	Your interest rate is set out in your Overdraft Agreement
Unarranged overdraft	33.4% per year (variable) which is equivalent to a rate of 39% EAR (variable)  The <a href="#">monthly cap on unarranged overdraft charges</a> for your account is £15.50.
<b>Other services</b>	
Cancelling a cheque	Not applicable

<b>Package of services</b>	<b>Fee</b>
	Not applicable
<b>Services beyond these quantities will be charged separately</b>	

<b>Information on additional services</b> Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)	
Service	Fee
International money transfer - Transferwise	See <a href="https://transferwise.com/">https://transferwise.com/</a> for details
Charge for a replacement debit card in the UK	<p>We don't charge a fee for replacing cards which have been stolen, frauded or which have expired.</p> <p><b>If you meet the criteria listed at the end of this document</b></p> <p>You'll get 2 free replacement Monzo cards per account per year for any reason. After that, we'll charge you a £5 fee to replace cards which haven't been stolen, frauded or expired.</p> <p><b>If you don't meet the criteria listed at the end of this document</b></p> <p>We'll charge you a £5 fee to replace cards which haven't been stolen, frauded or expired.</p>
Charge for a replacement debit card outside the UK	£30 in all circumstances
Cash deposit	£1 per deposit to pay in cash at any PayPoint

### **Our replacement card and ATM fee criteria**

We consider you to be meeting the criteria for bigger cash and card allowances if you meet at least one of the criteria below:

- At least £500 was paid into a Monzo account in your name over the last rolling 35-day period, and you have at least one active Direct Debit on the same account in the same period.
- You've received a Department of Work and Pensions or a Department for Communities' payment into a Monzo account in your name over the last rolling 35-day period.
- You've received a student loan payment into a Monzo account in your name over the last rolling 8-month period.

- You're sharing a Monzo Joint Account with someone who has done at least one of the above.